

# Alliance for retirement plans all in the family

By **GENE STOWE**  
Tribune Correspondent

Gibson Insurance Group has allied with Leman Financial Advisors of Fort Wayne to provide 401(k) plans for the insurance company's clients who want the service.

Tim Leman, who has been named president of Gibson effective Oct. 1, says the company decided to seek the alliance rather than handling the retirement plans for customers. His brother, Jon Leman, owns the Fort Wayne firm.



### Learn more

For more information, contact Gibson Insurance Group, 130 S. Main St., Suite 400, South Bend; (574) 245-3500; or visit [www.gibsonins.com](http://www.gibsonins.com).

**Tim Leman will become president of Gibson Insurance Group in South Bend on Oct. 1.**

Tribune File Photo  
JENNIFER OCHSTEIN

"We, like a lot of insurance agencies over the years, were 'dabbling' in the 401(k) area as our clients had a need in that area,"

Tim says. "We probably had a dozen or so 401(k) plans.

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## Problems

"We worked with a lot of people that were standing on the cliff ready to jump," he says, adding that the company has focused on early intervention, prevention and work-life issues such as child care and elder care. "Most of the EAPs at that time were internal programs. Our whole economy began to outsource. This is a good thing to outsource because of confidentiality issues."

Perspectives started working with U.S. Steel in 1992 and established relationships with union and contractor groups representing some 15,000

people in northern and central Indiana.

The alliance with MEAP adds face-to-face services to Perspectives' online services and other more remote ways of helping.

"I think we've brought together the best of both worlds," Dyme says.

Employee assistance programs are especially important in high-stress economic times, Calvano says.

"We've maintained some good relations with the companies we already work with," she says. "In tough economic times, they really appreciate having a resource like this they can make available to their employees."

"There are new companies out there that are seeking out employee assistance services."

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## Family

"Over the last 10 years or so, that whole investment area has changed significantly. We felt a few years ago we either should become completely expert, like we are in insurance, in this area and go all the way, or we should get out of that business."

"We decided our best move was to find a capable partner we could connect our current clients to."

Gibson conducted a formal search for a retirement consultant, interviewing a number of agencies. When Leman Financial was one of three finalists, Tim removed himself from the process, which chose Leman about two years ago.

"We started transitioning our current clients to Leman Financial Advisors," he says. "Nearly of them made the transition over to work with my brother. We have had a lot of new opportunities out of this."

"It's really an alliance. We form the sales and marketing arm for him. We consider them a partner of ours. It was a great marriage in that regard. They are drilled in on the com-

pliance side."

Gibson, which once managed its employees' 401(k) plan, has also transferred that responsibility to Leman Financial, which also refers its customers to Gibson for insurance.

Jon Leman, whose firm does retirement planning for high-net-worth individuals and for-profit and not-for-profit organizations, opened about 12 years ago. Jon has been in the indus-

try for 17 years.

The Leman brothers, whose father, Gary, is a longtime life insurance agent in Fort Wayne, both have degrees from Indiana State University. The mutual arrangement is unusual in the industry, Jon says.

"It's pretty unique," he says, adding that clients come to him with a high confidence level because they are used to working with Gibson.



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